

<i>SERFF Tracking Number:</i>	<i>ARBB-128050314</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Arkansas Blue Cross and Blue Shield</i>	<i>State Tracking Number:</i>	
<i>Company Tracking Number:</i>	<i>23-2631 1/12, 23-2633 1/12</i>		
<i>TOI:</i>	<i>H10G Group Health - Dental</i>	<i>Sub-TOI:</i>	<i>H10G.000 Health - Dental</i>
<i>Product Name:</i>	<i>Amendments</i>		
<i>Project Name/Number:</i>	<i>Special Amendments/23-2631 1/12, 23-2633 1/12</i>		

Filing at a Glance

Company: Arkansas Blue Cross and Blue Shield

Product Name: Amendments

SERFF Tr Num: ARBB-128050314 State: Arkansas

TOI: H10G Group Health - Dental

SERFF Status: Closed-Approved-
Closed State Tr Num:

Sub-TOI: H10G.000 Health - Dental

Co Tr Num: 23-2631 1/12, 23-2633 State Status: Approved-Closed
1/12

Filing Type: Form

Reviewer(s): Rosalind Minor

Authors: Christi Kittler, Yvonne
McNaughton, Frank Sewall, Rita
Thatcher, Evelyn Laney

Disposition Date: 01/31/2012

Date Submitted: 01/31/2012

Disposition Status: Approved-
Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: Special Amendments

Status of Filing in Domicile: Pending

Project Number: 23-2631 1/12, 23-2633 1/12

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments: Arkansas is state
of domicile.

Explanation for Combination/Other:

Market Type: Group

Submission Type: New Submission

Group Market Size: Small and Large

Group Market Type: Employer

Overall Rate Impact:

Filing Status Changed: 01/31/2012

State Status Changed: 01/31/2012

Deemer Date:

Created By: Evelyn Laney

Submitted By: Evelyn Laney

Corresponding Filing Tracking Number:

Filing Description:

Attached please find forms 23-2631 and 23-2633 1/12 for your review and approval if indicated.

Amendment 23-2631 provides a waiver of the Waiting Period for rehired employees who were laid off for no more than sixty (60) days of their termination date to be effective at 12:00 a.m. on the date of rehire. Amendment 23-2633 provides that coverage is effective at 12:01 a.m. on the date the Employee completes the required Waiting Period. These amendments were created for the Gateway Dental group but can be used with any dental group with these same

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eligibility requirements.

Also enclosed is a Flesch Reading Ease score certification signed by an officer of the company as required by Arkansas Code Annotated §23-80-206(d). Please also note, we have scored the amendments as part of the benefit certificates with which they will be used as provided by Arkansas Code Annotated §23-80-206(e).

By way of this letter, I certify that the submission meets the provisions of Arkansas Insurance Department Rule & Regulation 19.

I certify that the Life and Health Guaranty Association Notices required by Arkansas Insurance Department Rule & Regulation 49 are incorporated in the benefit certificates to which these amendments will be attached.

I further certify that the consumer information notice required by Arkansas Code Annotated §23-79-138 is incorporated in the benefit certificates to which these amendments are attached.

Company and Contact

Filing Contact Information

Evelyn Laney, Senior Compliance Analyst exlaney@arkbluecross.com
320 West Capitol, Ste 211 501-378-2165 [Phone]
Little Rock, AR 72201 501-378-2975 [FAX]

Filing Company Information

Arkansas Blue Cross and Blue Shield	CoCode: 83470	State of Domicile: Arkansas
601 S. Gaines Street	Group Code:	Company Type:
Little Rock, AR 72201	Group Name:	State ID Number: N/A
(501) 378-2967 ext. [Phone]	FEIN Number: 71-0226428	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$100.00
Retaliatory?	No
Fee Explanation:	\$50.00 per form
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Arkansas Blue Cross and Blue Shield	\$100.00	01/31/2012	55949122

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	01/31/2012	01/31/2012

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Disposition

Disposition Date: 01/31/2012

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification	Approved-Closed	Yes
Supporting Document	Application	Approved-Closed	Yes
Form	Amendment	Approved-Closed	Yes
Form	Amendment	Approved-Closed	Yes

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Filing Company: Arkansas Blue Cross and Blue Shield State Tracking Number:

Company Tracking Number: 23-2631 1/12, 23-2633 1/12

TOI: H10G Group Health - Dental Sub-TOI: H10G.000 Health - Dental

Product Name: Amendments

Project Name/Number: Special Amendments/23-2631 1/12, 23-2633 1/12

Form Schedule

Lead Form Number: 23-2631 1/12

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Approved-Closed 01/31/2012	23-2631 1/12	Certificate Amendmen t, Insert Page, Endorseme nt or Rider	Amendment	Initial		40.500	23-2631 1-12 Dental (60 days)date of rehire.pdf
Approved-Closed 01/31/2012	23-2633 1/12	Certificate Amendmen t, Insert Page, Endorseme nt or Rider	Amendment	Initial		40.500	23-2633 1-12 Dental.pdf



**Arkansas
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**AMENDMENT TO THE
ARKANSAS BLUE CROSS AND BLUE SHIELD
DENTAL GROUP BENEFIT CERTIFICATES**

AMENDMENT NO. 2631

ELIGIBILITY AND EFFECTIVE DATE OF COVERAGE, Provision B. is hereby amended to add the following provision:

Effective Date for Rehired Employees. Subject to all other terms, conditions, exclusions and limitation in the Plan as set forth in this Benefit Certificate, all full-time Employees rehired within sixty (60) days of their termination date will be eligible for coverage in the employee health benefit plan at 12:01 a.m. on the date of rehire.

This Amendment becomes a part of the Arkansas Blue Cross and Blue Shield DentalBlue Group Benefit Certificates. All other provisions of the Group Benefit Certificate remain in full force and effect.

P. Mark White

P. Mark White, Chief Executive Officer

ARKANSAS BLUE CROSS AND BLUE SHIELD
601 S. Gaines Street
Little Rock, Arkansas 72201



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**AMENDMENT TO THE
ARKANSAS BLUE CROSS AND BLUE SHIELD
DENTAL GROUP BENEFIT CERTIFICATES**

AMENDMENT NO. 2633

ELIGIBILITY AND EFFECTIVE DATE OF COVERAGE, Provision A.2. is hereby amended to read as follows:

2. Effective Date of Personal Insurance
 - a. An employee must use forms provided by the Company when applying for insurance.
 - b. The employee's insurance shall be effective at 12:01 a.m.:
 - (1) if it is non-contributory, on the date the Employee completes the required Waiting Period; or
 - (2) if it is contributory and the employee makes application within thirty (30) days after the date he first became eligible, on the date Employee completes the required Waiting Period; or
 - (3) if it is contributory and the employee does not apply for insurance within thirty (30) days after the date he first became eligible, the first day of the Policy Month following the date the employee's application is accepted by the Company.

This Amendment becomes a part of the Arkansas Blue Cross and Blue Shield DentalBlue Group Benefit Certificates. All other provisions of the Group Benefit Certificate remain in full force and effect.

P. Mark White

P. Mark White, President and Chief Executive Officer

ARKANSAS BLUE CROSS AND BLUE SHIELD
601 S. Gaines Street
Little Rock, Arkansas 72201

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Supporting Document Schedules

	Item Status:	Status
		Date:
Satisfied - Item: Flesch Certification	Approved-Closed	01/31/2012
Comments: See attached.		
Attachment: Flesch Certification Forms 2631, 2633 1-12.pdf		

	Item Status:	Status
		Date:
Bypassed - Item: Application	Approved-Closed	01/31/2012
Bypass Reason: Not required.		
Comments:		



Arkansas BlueCross BlueShield

An Independent Licensee of the Blue Cross and Blue Shield Association

**RE: Arkansas Blue Cross and Blue Shield
Amendment Nos. 23-2631, 23-2633 1/12**

FLESCH READING EASE CERTIFICATION

This is to certify that the above referenced documents have achieved a Flesch Reading Ease Score average of 40.6 and comply with the requirements of A.C.A. §23-80-201 *et. seq.*, cited as the Life and Disability Insurance Policy Language Simplification Act.

Name

Vice President

Title

January 31, 2012

Date